



Property Casualty Insurers  
Association of America

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Jeffrey Junkas  
Assistant Vice President, State Government Relations

June 2, 2015

The Honorable Joseph Graves  
Chairman, Commerce and Trade Committee  
Michigan House of Representatives  
124 N. Capitol Ave.  
PO Box 30014  
Lansing, MI 48909-7514

Re: SUPPORT House Bills 4637 through 4641, Transportation Network Companies

Dear Chairman Graves and Committee Members:

The Property Casualty Insurers Association of America (PCI) is a trade association representing nearly 1,000 property and casualty insurance companies that write more than \$183 billion in direct written premium, including 38 percent of the Michigan market.

PCI supports House bills 4637, 4638, 4639, 4640, and 4641 – legislation concerning Transportation Network Companies (TNCs; e.g. Uber, Lyft). The bulk of these bills, unlike previously considered measures, reflect a national compromise between insurers and TNCs that strongly supports innovation and competitive markets, a core PCI tenet. Specifically:

- HB 4637 and HB 4639, which are tie barred, represent the bulk of the aforementioned compromise language that requires primary insurance coverage for TNC activities, provides for a right of the private passenger auto (PPA) carrier to exclude coverage for these commercial activities and allows for market innovation on how such TNC insurance can be procured;
- HB 4638 amends the limousine transportation act to carve out TNCs that uses definitions similar to the compromise model;
- HB 4640 is a critical bill in that it carves out no-fault from the PPA for drivers and passengers while being used as a TNC; and
- HB 4641 makes necessary changes to the motor vehicle code related to TNC activities as well as specifically allowing the TNC coverage in HB 4637 to satisfy the financial responsibility law.

For the above reasons, PCI urges you to vote "yes" on House bills 4637 through 4641.

Please contact me directly at 847-553-3678 or via email at [jeffrey.junkas@pciaa.net](mailto:jeffrey.junkas@pciaa.net) with any questions or George Carr, PCI's Michigan counsel, at [gmcarr@carrlawfirm.com](mailto:gmcarr@carrlawfirm.com) or 517-371-2577.

Sincerely,

Jeffrey Junkas

cc: George Carr  
Teri Morante, DIFS